

## REMARKS

Applicants reply to the Office Action dated July 9, 2007, within the shortened three month statutory period for reply. Claims 1-12 were pending in the application and the Examiner rejects claims 1-12. Support for the amendments may be found in the originally-filed specification, claims, and figures. No new matter has been introduced by these amendments. Reconsideration of this application is respectfully requested.

### **Rejection under 35 U.S.C. § 102**

The Examiner rejects claims 1-3, 6-8, and 11-12 under 35 U.S.C. § 102(e) as being anticipated by Khanna et al., U.S. Patent Publication No. 2002/0133605, (“Khanna”). Applicants respectfully traverse this rejection.

Khanna generally discloses an online account aggregation system that allows online users to access any number of accounts from a single entry point. The Khanna system enables users to identify account web sites in which they would like convenient access. Each of the identified web site URL’s are stored in a site database, alongside corresponding web site names and instruction sets unique to each web site. When a registered user accesses the Khanna web site, a number of links are provided, each corresponding to a previously identified account web site. When a user selects one of the links (e.g., “Compass Bank”), the Khanna system performs a search on the site database for a corresponding link URL. When the URL is located, a corresponding instruction set is retrieved. The instruction set includes login procedures and information that is specific to a web site. For example, a banking web site may require account holders to enter a user ID on a first page and a password on a second page. Therefore, the instruction set of Khanna describes how the system should automatically log in a user.

When the Khanna system successfully logs in to the user’s account, it retrieves information that is summarized and presented to the user within a web page. For example, a user may configure the Khanna system to retrieve only account balances for her checking, savings, and money market account. As such, the Khanna system completely ignores transaction level detail and retrieves only the balances for the three accounts for presentation to the user. It is important to note that, although Khanna discloses retrieving account data at various levels, the relationship between transactional data and account data is defined by the source of the information. For example, the Khanna system may retrieve account information from U.S. Bank. This information may include a checking account balance as well as all checking account

transactions posted over the previous 30 days. The Khanna system is configured to retrieve this information and present it to the user. Khanna need not determine the relationships between data elements, because U.S. Bank has already related the checking account to the plurality of account transactions. Khanna would be unable to organize data from disparate sources such that data elements are positioned according to their relationships. For example, the Khanna system may be directed to retrieve checking account transactions from both “Bank A” and from “Bank B.” The owner of both checking accounts may have performed a number of transfers between Bank A and Bank B over the previous 30 day period. Khanna lacks the ability to match the transfer transactions such that the owner of the accounts could quickly identify the offsetting transfer transactions in relation to one another.

As such, Khanna does not disclose or suggest at least, “retrieving transaction data from at least one of a: Customer Reservations System (CRS) and an air carrier”, “analyzing metadata associated with elements of the financial account data and elements of the transaction data to determine relationships between the elements”, “positioning each of the elements according to the relationships” or, “conditioning the elements to create the processed financial account data for transmission to the user,” as similarly recited by independent claims 1, 6, 11, and 12.

Dependent claims 2-3, and 7-8 variously depend from independent claims 1 and 6. As such, dependent claims 2-3 and 7-8 are allowable for at least the reasons set forth above, as well as in view of their own respective features.

#### **Rejection under 35 U.S.C. § 103**

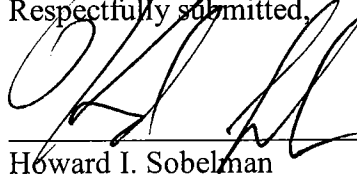
The Examiner rejects claims 4-5 and 9-10 under 35 U.S.C. § 103(a) as being unpatentable over Khanna in view of by Bartoli et al., U.S. Patent No. 6,047,268, (“Bartoli”). Applicants respectfully traverse this rejection.

As noted above, Khanna does not teach or suggest each feature of amended independent claims 1, 6, 11, and 12 and Bartoli does not teach or suggest the missing features. Bartoli generally discloses a system for obtaining secure information over a network by using a token (“cookie”) that is stored on the user’s computer and is used to provide authentication information to external systems. However, Bartoli does not teach or suggest, “retrieving transaction data from at least one of a: Customer Reservations System (CRS) and an air carrier”, “analyzing metadata associated with elements of the financial account data and elements of the transaction data to determine relationships between the elements”, “positioning each of the elements

according to the relationships” or, “conditioning the elements to create the processed financial account data for transmission to the user,” as recited by independent claim 1. Thus, dependent claims 4-5 and 9-10 are differentiated from the cited references for at least the same reasons as above, as well as in view of their own respective features.

In view of the above remarks and amendments, Applicant respectfully submits that all pending claims properly set forth that which Applicant regards as his invention and are allowable over the cited references. Accordingly, Applicant respectfully requests allowance of the pending claims. The Examiner is invited to telephone the undersigned at the Examiner’s convenience, if that would help further prosecution of the subject application. The Commissioner is authorized to charge any fees due to Deposit Account No. 19-2814.

Respectfully submitted,



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